



TESTIMONY OF

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TRINITY HEALTH OF NEW ENGLAND**

**SUBMITTED TO THE
PUBLIC HEALTH COMMITTEE
March 6, 2023**

HB 6740, An Act Concerning Hospital Financial Policies

Trinity Health Of New England appreciates the opportunity to submit testimony opposing **HB 6740, An Act Concerning Hospital Financial Policies**.

Trinity Health Of New England includes Saint Francis Hospital and Medical Center and Mount Sinai Rehabilitation Hospital in Hartford, Saint Mary's Hospital in Waterbury, Johnson Memorial Hospital in Stafford Springs and Mercy Medical Center in Springfield, Massachusetts. In addition, our ministry includes a clinically integrated network (in partnership with Southern New England HealthCare Organization), physician practices, an ambulatory services networks, home health and post-acute services. We are nearly 10,000 health care providers committed to being a healing and transforming presence in the communities we serve.

Trinity Health Of New England provides high-quality care to everyone who walks through the doors, regardless of ability to pay. We strive to ensure that inability to pay for services does not deter anyone from seeking needed medical care. We make every effort to ensure that our financial assistance policies are applied to all those who are eligible and that we connect eligible, uninsured patients with a regular source of health insurance coverage.

We fully exhaust eligibility options and work diligently to meet the statutory requirements for free and reduced cost of care. We ensure that patients eligible for either reduced cost coverage or free care have access to both. We routinely screen for Medicaid eligibility and promote application for the full range of no-cost benefits available through Medicaid, Covered Connecticut, and other low-cost products offered by Access Health Connecticut. We also screen proactively to make patients aware of financial assistance policies that may find them eligible for free or discounted care.

For patients who require financial assistance or who are experiencing temporary financial hardship, Trinity Health Of New England offers several assistance and payment options, including charity and discounted care, short term and long-term payment plans and online patient portal payments capabilities. Financial counselors are available to work with patients in completing financial assistance applications to determine the best assistance is available, which includes assessing eligibility for Medicaid and Health Insurance Exchange plans.

HB 6740 amends the statute to extend protections for uninsured individuals to individuals who are underinsured, defined as “any person who is liable for one or more hospital charges that exceed two per cent of the person's annual household income after coverage for hospital services was provided by a health carrier, as defined in section 38a-591a.” The bill limits what hospitals are permitted to collect from such underinsured patients to “the cost of providing such health care.” This provision undermines the basic expectation of health insurance products that are the foundation for individual and employer sponsored coverage and encourages the sale of flawed insurance plans that don’t cover basic medical need and that promote medical debt.

Trinity Health Of New England will continue to focus on making our financial assistance programs as easy to use as possible, raising awareness about our programs, and ensuring that colleagues are well prepared to explain financial assistance policies to our patients.

We are committed to improving access to high quality healthcare services. We appreciate that affordability is central to that commitment and that providers, payers, pharmaceutical and device manufacturers, employers, and government all have an important role to play in this work. By encouraging the continued use of debt producing insurance products, this legislation will further exacerbate the problem of unaffordability.

Thank you for your consideration of our position.

For additional information, contact Dan Keenan, Vice President Advocacy and Government Relations at dkeenan@trinity-health.org or 860-714-0437.